

B 25C (Official Form 25C) (12/08)

## UNITED STATES BANKRUPTCY COURT

In re JAMES RAUM & JULIE ANN RAUM,Case No. 12-52643*Debtor*

Small Business Case under Chapter 11

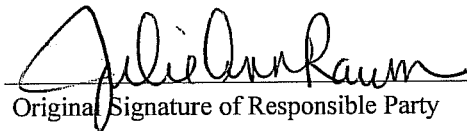
## SMALL BUSINESS MONTHLY OPERATING REPORT

Month: MARCH, 2013Date filed: NOVEMBER 20, 2012Line of Business: INDIVIDUAL

NAISC Code: \_\_\_\_\_

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYing ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Julie Ann Raum

Printed Name of Responsible Party

**Questionnaire:** (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<i>n/a</i> <input type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<i>n/a</i> <input type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<i>n/a</i> <input type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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- |   |                          |                                     |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?    | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**TAXES**

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

*(Exhibit A)***INCOME**

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL INCOME** \$ 4,584.07

**SUMMARY OF CASH ON HAND**

Cash on Hand at Start of Month \$ 6,090.02

Cash on Hand at End of Month \$ 5,536.55

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 5,536.55

*(Exhibit B)***EXPENSES**

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL EXPENSES** \$ 4,488.26

*(Exhibit C)***CASH PROFIT**

INCOME FOR THE MONTH *(TOTAL FROM EXHIBIT B)* \$ 4,584.07

EXPENSES FOR THE MONTH *(TOTAL FROM EXHIBIT C)* \$ 4,488.26

*(Subtract Line C from Line B)* **CASH PROFIT FOR THE MONTH** \$ 95.81

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**UNPAID BILLS**

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL PAYABLES** \$ 0.00

*(Exhibit D)***MONEY OWED TO YOU**

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL RECEIVABLES** \$ 0.00

*(Exhibit E)***BANKING INFORMATION**

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

*(Exhibit F)***EMPLOYEES**

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?	<u>0</u>
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?	<u>0</u>

**PROFESSIONAL FEES***BANKRUPTCY RELATED:*

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
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TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>0.00</u>
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*NON-BANKRUPTCY RELATED:*

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
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TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>0.00</u>
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**PROJECTIONS**

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 5,767.66	\$ 4,584.07	\$ 1,183.59
EXPENSES	\$ 4,171.73	\$ 4,488.26	\$ -316.53
CASH PROFIT	\$ 1,595.93	\$ 95.81	\$ 867.06

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 7,086.06
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 5,078.73
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 2,007.33

**ADDITIONAL INFORMATION**

**PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.**

8:31 PM  
04/21/13  
Accrual Basis

**TJ's Mexican Food, Inc.**

**Profit & Loss**

March 2013

	<u>Mar 13</u>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
<b>4000 · INCOME</b>	
Food Sales	
6360 · Less -Sales Tax	-4,538.20
4100 · Sales	63,823.42
	<hr/>
<b>Total Food Sales</b>	59,285.22
4300 · Reimbursed Expenses	1,884.60
	<hr/>
<b>Total 4000 · INCOME</b>	61,169.82
	<hr/>
<b>Total Income</b>	61,169.82
<b>Cost of Goods Sold</b>	
<b>5000 · COST of GOODS SOLD</b>	
5036 · Breakfast	272.32
5021 · Chicken	2,460.13
5022 · Beef	2,131.58
5023 · Cheese	1,337.52
5024 · Produce	1,168.67
5025 · Beverage	2,199.96
5026 · Seasonings	721.26
5027 · Paper	1,553.51
5028 · Tortillas	1,682.23
5029 · Potato Oles	2,772.18
5030 · Discretionary	1,334.83
5031 · Other Food	1,126.44
5032 · Desserts	404.59
5033 · Nacho Cheese	1,456.85
5034 · Sauce	1,274.50
5060 · Supplies	79.92
	<hr/>
<b>Total 5000 · COST of GOODS S...</b>	21,976.49
	<hr/>
<b>Total COGS</b>	21,976.49
	<hr/>
<b>Gross Profit</b>	39,193.33
<b>Expense</b>	
6030 · Advertising	88.34
6035 · Ad Production Fund	294.47
6110 · Automobile Expense	792.95
6122 · Bankcard Fees	710.00
6130 · Cash Over/Short	-532.97
6160 · Dues and Subscriptions	202.99
6175 · Franchise Fees	2,355.76
6180 · Insurance	
6185 · Liability Insurance	487.54
6190 · Officer's Health Insura...	708.05
6195 · Worker's Comp	284.81
	<hr/>
<b>Total 6180 · Insurance</b>	1,480.40

8:31 PM  
04/21/13  
Accrual Basis

**TJ's Mexican Food, Inc.**

**Profit & Loss**

March 2013

	<u>Mar 13</u>
6225 · Janitorial & Laundry	813.35
6230 · Licenses and Permits	675.00
6235 · Meals and Entertainment	277.60
6240 · Miscellaneous	69.13
6250 · Operation Supplies	915.03
6255 · Payroll Expenses	1,758.83
6290 · Rent-Building	4,871.40
6300 · Repairs	
6310 · Building Repairs	1,024.98
6320 · Computer Repairs	1,803.93
6330 · Equipment Repairs	384.03
<b>Total 6300 · Repairs</b>	<u>3,212.94</u>
6340 · Salaries and wages	15,634.14
6370 · Telephone	475.72
6380 · Uniforms	11.23
6390 · Utilities	
6400 · Gas and Electric	1,517.48
6410 · Water	72.50
6420 · Trash Removal	323.13
6425 · Sewer Use Fee	501.34
<b>Total 6390 · Utilities</b>	<u>2,414.45</u>
<b>Total Expense</b>	<u>36,520.76</u>
<b>Net Ordinary Income</b>	<u>2,672.57</u>
<b>Net Income</b>	<u><u>2,672.57</u></u>

# Wells Fargo Combined Statement of Accounts

Primary account number: 8788592437 ■ March 2, 2013 - April 1, 2013 ■ Page 1 of 5

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WELLS  
FARGO

DCDA11DTJM 001284



JULIE ANN RAUM

JAMES RAUM

DEBTOR IN POSSESSION

CH. 11 CASE 12-52643NV

5200 SUMMIT RIDGE DR APT 3322

RENO NV 89523-9054

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

### Now available!

Improved balance alerts will now be sent faster so you can take quick action. With Wells Fargo Online, you can get notified when your balance drops below a limit you set.

### New! Text Transfers

With Text Banking, you can quickly transfer money between your accounts via text message. To sign up for Text Banking and set up Text Transfers, go to the Account Services tab and select "Set Up/Modify Mobile Banking".

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Summary of accounts

### Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Way2Save® Checking	2	8788592437	4,923.88	6,340.26
Wells Fargo Way2Save® Savings	4	9196232053	75.00	75.00
Total deposit accounts			\$4,998.88	\$6,415.26

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## Wells Fargo Way2Save® Checking

### Activity summary

Beginning balance on 3/2	\$4,923.88
Deposits/Additions	4,826.17
Withdrawals/Subtractions	- 3,409.79
<b>Ending balance on 4/1</b>	<b>\$6,340.26</b>

Account number: 8788592437

JULIE ANN RAUM

JAMES RAUM

DEBTOR IN POSSESSION

CH. 11 CASE 12-52643NV

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/4		Check Crd Purchase 03/02 Qvc 422133400601 800-367-9444 PA 434257xxxxxx2789 283059170752322 ?McC=5964		74.55	
3/4	2266	Check		863.80	3,985.53
3/5		POS Purchase - 03/05 Mach ID 000000 Safeway Store 1210 Reno NV 2789 00303065023335972 ?McC=5411		58.34	
3/5	^2267	Sierra Pacific P Checkpaymt 130305 2267 1000026472201567401		92.60	3,834.59
3/6		Check Crd Purchase 03/05 Nevada Humane Soci Reno NV 434257xxxxxx2862 163064855694476 ?McC=0742		25.00	3,809.59
3/7		Check Crd Purchase 03/05 Reno Hairstylist Reno NV 434257xxxxxx2789 163065008688252 ?McC=7230		75.00	
3/7	2270	Check		48.00	
3/7	2271	Check		100.00	3,586.59
3/11		POS Purchase - 03/08 Mach ID 000000 Cvs 09841 Reno NV 2789 00000000946373645 ?McC=5912		173.38	
3/11		POS Purchase - 03/10 Mach ID 000000 Wal Mart Super Reno NV 2789 00000000543740267 ?McC=5411		179.93	
3/11	^2265	AT&T Services Checkpaymt 031113 2265 A 13068		197.32	
3/11	^2269	Star 8775665831 130311 2269 xxxxx0279		77.48	2,958.48
3/12	2268	Check		59.90	2,898.58
3/14		Deposit	1,758.83		
3/14		POS Purchase - 03/14 Mach ID 000000 Chevron Jacksons Food Reno NV 2789 00463073852967406 ?McC=5542		83.01	4,574.40
3/15		Check Crd Purchase 03/14 Qvc 420702966601 4 800-367-9444 PA 434257xxxxxx2789 083073145127564 ?McC=5964		24.12	
3/15		Check Crd Purchase 03/14 Qvc 420702317301 4 800-367-9444 PA 434257xxxxxx2789 163073145139646 ?McC=5964		24.12	4,526.16
3/18		Check Crd Pur Rtrn 03/15 Northern Nevada ME Sparks NV 434257xxxxxx2789 613075556799784 ?McC=8062	50.00		
3/18		POS Purchase - 03/17 Mach ID 000000 Wal Mart 3254 Reno NW NV 2789 00000000154490054 ?McC=5411		108.46	
3/18		POS Purchase - 03/17 Mach ID 000000 Safeway Store 1210 Reno NV 2789 00303076628054197 ?McC=5411		49.70	4,418.00
3/19		Check Crd Purchase 03/18 Interva*Exchange 800-828-8200 FL 434257xxxxxx2862 083076002982186 ?McC=7012		154.00	4,264.00
3/21		POS Purchase - 03/21 Mach ID 000000 Raley S 106 Reno NV 2789 00583080860924190 ?McC=5411		41.99	4,222.01
3/22		Deposit Made In A Branch/Store	1,104.51		

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/22		POS Purchase - 03/22 Mach ID 000000 Savers 1122 Reno NV 2789 00383082004022632 ?McC=5931		28.44	5,298.08
3/25		Farmers N W Life Ins. Prem 032013 xxxxx1779 Julie Ann Raum		46.43	5,251.65
3/26		Check Crd Pur Rtrn 03/25 Interval Tra* 800-828-8200 FL 434257xxxxxx2862 623085546141356 ?McC=7012	154.00		
3/26		Check Crd Purchase 03/25 Interva*Exchange 800-828-8200 FL 434257xxxxxx2789 163081641267396 ?McC=7012		174.00	
3/26	2272	Check		75.41	
3/26	2273	Check		20.00	5,136.24
3/28		Deposit	1,758.83		
3/28		Check Crd Purchase 03/27 Palais DE Jade Reno NV 434257xxxxxx2789 083086862063277 ?McC=5812		30.16	
3/28		Check Crd Purchase 03/28 Red*Wmnwithn Tel O 800-477-7030 IN 434257xxxxxx2789 083081793536659 ?McC=5969		27.98	
3/28		Kromer Investmen Resident 12191353 Julie Ann Raum		94.00	6,742.93
3/29		Check Crd Purchase 03/27 Comfort House 973-2428080 NJ 434257xxxxxx2789 083086484057940 ?McC=5712		28.94	
3/29		POS Purchase - 03/29 Mach ID 000000 Chevron Jacksons Food Reno NV 2789 00303089019935032 ?McC=5542		83.40	6,630.59
4/1		Check Crd Purchase 03/29 Learning Express # Reno NV 434257xxxxxx2789 083089032738892 ?McC=5945		36.82	
4/1		POS Purchase - 03/30 Mach ID 000000 Wal Mart 3729 Sparks NV 2789 00000000251791700 ?McC=5411		52.89	
4/1	2274	Check		200.62	6,340.26
<b>Ending balance on 4/1</b>					<b>6,340.26</b>
<b>Totals</b>			<b>\$4,826.17</b>	<b>\$3,409.79</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

**Summary of checks written (checks listed are also displayed in the preceding Transaction history)**

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
2265	3/11	197.32	2269	3/11	77.48	2272	3/26	75.41
2266	3/4	863.80	2270	3/7	48.00	2273	3/26	20.00
2267	3/5	92.60	2271	3/7	100.00	2274	4/1	200.62
2268	3/12	59.90						

**IMPORTANT ACCOUNT INFORMATION**

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Use of your Card", and Consumer Account Agreement section titled "ATM transactions and point-of-sale purchases" are changing to clarify that the Bank may limit the number of authorizations it allows during a period of time and reserves the right to deny certain transactions for any reason (e.g., suspected fraudulent or unlawful activity, indication of increased risk related to the transaction).

For more details, refer to the Consumer Account Agreement Addenda at [wellsfargo.com/wfonline/consumer\\_deposit\\_acct\\_fee](http://wellsfargo.com/wfonline/consumer_deposit_acct_fee) or contact your local banker.



Effective June 18, 2013, American Express® Travelers Cheques, Cheques for Two, and Gift Cheques will no longer be available through Wells Fargo.

## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 3/26	\$75.00
Deposits/Additions	0.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 4/1</b>	<b>\$75.00</b>

Account number: 9196232053

**JULIE ANN RAUM**

**JAMES RAUM**

**DEBTOR IN POSSESSION**

**CH 11 CASE 12-52643 NV**

*Nevada account terms and conditions apply*

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$75.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 03/26/2013 - 04/01/2013

Standard monthly service fee \$5.00

You paid \$0.00

The fee is waived (or discounted) by the bank for this fee period. For the next fee period you must meet an account requirement to avoid the fee, or receive the discount when applicable.

#### How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Daily automatic transfer from a Wells Fargo checking account
- Save As You Go\* transfer from a Wells Fargo checking account
- Monthly automatic transfer from a Wells Fargo checking account
- The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)

Minimum required

This fee period

\$300.00

\$75.00 ☐

\$1.00

\$0.00 ☐ ^

\$1.00

\$0.00 ☐

\$25.00

\$0.00 ☐ ^

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM

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## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b>

+ \$ \_\_\_\_\_

**C** Add **A** and **B** to calculate the subtotal.

= \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

- \$ \_\_\_\_\_

**E Subtract D from C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ \_\_\_\_\_

## General statement policies for Wells Fargo Bank

**■ To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

**■ In case of errors or questions about your Direct Deposit Advance® service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

**In your letter, give us the following information:**

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



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# Wells Fargo Way2Save® Checking

Account number: 8788593211 ■ March 2, 2013 - April 1, 2013 ■ Page 1 of 3

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WELLS  
FARGO

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JULIE ANN RAUM

JAMES RAUM

DEBTOR IN POSSESSION

CH 11 CASE 12-52643 NV

5200 SUMMIT RIDGE DR APT 3322

RENO NV 89523-9054

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

### Now available!

Improved balance alerts will now be sent faster so you can take quick action. With Wells Fargo Online, you can get notified when your balance drops below a limit you set.

### New! Text Transfers

With Text Banking, you can quickly transfer money between your accounts via text message. To sign up for Text Banking and set up Text Transfers, go to the Account Services tab and select "Set Up/Modify Mobile Banking".

## Activity summary

Beginning balance on 3/2	\$1,141.14
Deposits/Additions	400.00
Withdrawals/Subtractions	- 1,078.47
<b>Ending balance on 4/1</b>	<b>\$462.67</b>

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Account number: **8788593211**

**JULIE ANN RAUM**

**JAMES RAUM**

**DEBTOR IN POSSESSION**

**CH 11 CASE 12-52643 NV**

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

## Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

DCDA11DTJM 001196 NNNNNNNNNN NNN NNN 001 002 825 006047 10532568.1.1

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/4	^361	GMAC Mtg Corp Check Pymt 030113 0361		1,041.47	99.67
3/11		Deposit	400.00		499.67
3/15		Recurring Transfer to Raum J Way2Save Savings Ref		25.00	474.67
		#Ope2Hqhzqw xxxxxx2053			
4/1		Monthly Service Fee		12.00	462.67
<b>Ending balance on 4/1</b>					<b>462.67</b>
<b>Totals</b>			<b>\$400.00</b>	<b>\$1,078.47</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
361	3/4	1,041.47

Your Checking Package is designed to work with you to achieve financial success by providing additional benefits on the accounts and services you need. Remember, to waive the monthly service fee on your checking account, you must meet the monthly service fee waiver requirements which includes having three additional qualifying linked accounts and/or services. If you have any questions, please contact your Wells Fargo banker or call Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).

**IMPORTANT ACCOUNT INFORMATION**

Please note the Terms & Conditions for Wells Fargo Consumer Debit Cards, the section titled "Use of your Card", and Consumer Account Agreement section titled "ATM transactions and point-of-sale purchases" are changing to clarify that the Bank may limit the number of authorizations it allows during a period of time and reserves the right to deny certain transactions for any reason (e.g., suspected fraudulent or unlawful activity, indication of increased risk related to the transaction).

For more details, refer to the Consumer Account Agreement Addenda at [wellsfargo.com/wfonline/consumer\\_deposit\\_acct\\_fee](http://wellsfargo.com/wfonline/consumer_deposit_acct_fee) or contact your local banker.

Effective June 18, 2013, American Express® Travelers Cheques, Cheques for Two, and Gift Cheques will no longer be available through Wells Fargo.





## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$</b>

**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

**E Subtract D from C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

## General statement policies for Wells Fargo Bank

**To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

■ **In case of errors or questions about your Direct Deposit Advance<sup>®</sup> service**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.



006050







013715 1 AV 0.360 33434



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JAMES RAUM

DEBTOR IN POSSESSION

CH 11 CASE 12-52643 NV

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Portland, OR 97228-6995

You are receiving this statement because this account and other account(s) you have with the same account owner(s) and mailing address will be consolidated into one easy-to-read statement. The information you currently receive will not change. We hope you will enjoy this new convenience and "greener" approach. If you do not want your statements combined, please speak with your banker or call the number on your statement.

## You and Wells Fargo

Online Banking with Wells Fargo

Are you aware of all the Online Banking services we offer? We continue to add to and improve our online features to meet your needs with services such as Mobile Banking, Account Alerts, and My Spending Report with Budget Watch. Visit wells Fargo.com for more information on any of these services.

### Activity summary

Beginning balance on 1/10	\$0.00
Deposits/Additions	75.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 3/25</b>	<b>\$75.00</b>

Account number: 9196232053

**JULIE ANN RAUM**

**JAMES RAUM**

**DEBTOR IN POSSESSION**

**CH 11 CASE 12-52643 NV**

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$40.00
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00
Total interest paid in 2012	\$0.00

**Transaction history**

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/15	Recurring Transfer Ref #Opeg3Fk2Xk From Way2Save Checking xxxxxx3211	25.00		25.00
2/15	Recurring Transfer Ref #Opemvs4Bk3 From Way2Save Checking xxxxxx3211	25.00		50.00
3/15	Recurring Transfer From Raum J Way2Save Checking Ref #Ope2Hqhzqw xxxxxx3211	25.00		75.00
<b>Ending balance on 3/25</b>				<b>75.00</b>
<b>Totals</b>		<b>\$75.00</b>	<b>\$0.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 01/10/2013 - 01/31/2013 Standard monthly service fee \$5.00 You paid \$0.00

The bank has waived the fee for this fee period. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

	Minimum required	This fee period
• Minimum daily balance	\$300.00	\$0.00 <input type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$25.00 <input checked="" type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

Fee period 02/01/2013 - 02/28/2013 Standard monthly service fee \$5.00 You paid \$0.00

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

	Minimum required	This fee period
• Minimum daily balance	\$300.00	\$25.00 <input type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$25.00 <input checked="" type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

Fee period 03/01/2013 - 03/25/2013 Standard monthly service fee \$5.00 You paid \$0.00

**How to avoid the monthly service fee**

Have any **ONE** of the following account requirements

	Minimum required	This fee period
• Minimum daily balance	\$300.00	\$50.00 <input type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$25.00 <input checked="" type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

^ Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM





## IMPORTANT ACCOUNT INFORMATION

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We want to let you know of important upcoming changes.

Effective April 1, 2013, the Legal Process Fee which includes levy, writ, garnishment, and any other legal document that requires funds to be attached will be \$125 each.

If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

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We want to let you know of important upcoming changes to your Wells Fargo consumer savings account.

Effective April 1, 2013, the Excess Activity Fee for Savings Accounts will be \$15 per item. If you have questions about these changes, or would like a complimentary financial review to ensure that you have the right accounts to meet your financial goals, please contact your local banker or call the phone number listed at the top of your statement.

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Description	Amount
<b>Total</b>	<b>\$</b> _____

**C** Add **A** and **B** to calculate the subtotal. + \$ \_\_\_\_\_  
= \$ \_\_\_\_\_

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Number/Description	Amount
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**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. - \$ \_\_\_\_\_  
= \$ \_\_\_\_\_

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